



IFW 9621
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard C. JOHNSON

Serial No.: 10/071,066

Filed: April 12, 2002

For: **METHODS AND SYSTEMS FOR CARRYING
OUT CONTINGENCY-DEPENDENT
PAYMENTS VIA SECURE ELECTRONIC
BANK DRAFTS SUPPORTED BY ONLINE
LETTERS OF CREDIT AND/OR ONLINE
PERFORMANCE BONDS**

) Examiner: Calvin L. HEWITT II

) Art Unit: 3621

) Confirmation No.: 3384

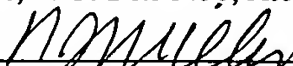
) Customer No.: 53156

) **INFORMATION**
) **DISCLOSURE STATEMENT**

Atty. Docket No.: ORCL5595CIP

CERTIFICATE OF MAILING PURSUANT TO 37 CFR § 1.8

I hereby certify that these papers are being deposited with the United States Postal Service as first class mail with sufficient postage addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on **June 14, 2006**.


Nita J. Miller

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant wishes to bring to the attention of the Patent Office the references listed on the enclosed forms PTO/SB/08A and PTO/SB/08B and request that they be considered by the Examiner. Copies of all of the references cited on the attached are enclosed herewith. Each item of information contained herein was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement.

This information disclosure statement is being filed under 37 C.F.R. §1.97(e)(1) and, therefore, no fees are due herewith.

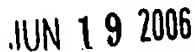
Respectfully submitted,

Date: June 13, 2006

By: 

Alan W. Young
Attorney for Applicant
Registration No. 37,970

YOUNG LAW FIRM, P.C.
4370 Alpine Rd., Ste. 106
Portola Valley, CA 94028
Tel.: (650) 851-7210
Fax: (650) 851-7232



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

(Use as many sheets as necessary)

Sheet 1

of 2

Complete if Known

Application Number	10/071,066
--------------------	------------

Filing Date	April 12, 2002
-------------	----------------

First Named Inventor	Richard C. JOHNSON
----------------------	--------------------

Art Unit	3621
----------	------

Examiner Name	Calvin L. HEWITT II
---------------	---------------------

Attorney Docket Number	ORCL5595CIP
------------------------	-------------

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

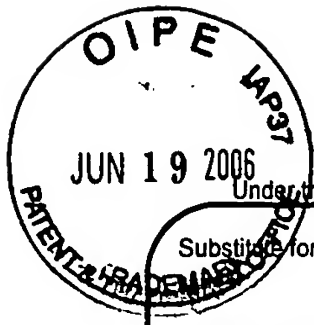
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
	1	WO 01/018720 A1	03-15-2001	Epacific, Inc.		
	2	WO 00/79367 A1	12-28-2000	The Brodia Group		
	3	JP 11-143953	05-28-1999			

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	2	of	2	Application Number	10/071,066
				Filing Date	April 12, 2002
				First Named Inventor	Richard C. JOHNSON
				Art Unit	3621
				Examiner Name	Calvin L. HEWITT II.
				Attorney Docket Number	ORCL5595CIP

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	4	Office Action received in related Japanese Application No. 584138/2002.	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.